



# K A N S A S

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**TO:** Management of Kansas chartered credit unions

**SUBJECT:** Third Quarter 2006 Call Report Statistics

There are 92 state chartered natural person credit unions in Kansas. Nationwide there are a total of 8,462 federally insured credit unions (FICUs). The number for all FICUs has fallen by 78 credit unions since 6/30/06.

Total shares in Kansas credit unions are \$2,326,387,751. This number has declined by \$26,374,465 since 6/30/06. During the same timeframe, shares for all FICUs have fallen by only \$51,679,433. Total assets for Kansas credit unions have fallen by \$17,426,463 since 6/30/06.

Loan growth remains strong for all credit unions. In the last quarter, loans in Kansas credit unions have increased by \$20,845,292, or by an annualized percentage rate of 4.16%. Loans for FICUs have increased by \$11,538,935,177, or by an annualized percentage rate of 9.68%.

Kansas credit unions still face the challenge of higher than average delinquency and lower earnings. The average delinquency for Kansas credit unions is .89%, compared to an average of .62% for all FICUs nationwide. The return on assets for Kansas credit unions is .59%, while the average for all FICUs is .88%.

The average net worth to total asset ratio for Kansas chartered credit unions continues to increase. This ratio is 12.50% as of 9/30/06 compared to 11.52% for all FICUs.

Below are complete numbers for the past four quarters and the current data for all federally insured credit unions.

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	12/31/05	3/31/06	6/30/06	9/30/06	9/30/06
Total Loans	\$1,973,474,250	\$1,973,442,578	\$2,007,876,801	\$2,028,722,093	\$487,904,214,487
Total Shares	\$2,264,407,009	\$2,357,117,776	\$2,352,762,216	\$2,326,387,751	\$593,617,028,956
Total Delinquency	\$24,417,451	\$16,246,318	\$16,217,807	\$18,135,389	\$3,034,806,192
Total Net Worth	\$333,948,943	\$337,109,421	\$340,115,032	\$347,258,421	\$80,008,170,921
Total Assets	\$2,749,788,855	\$2,816,436,361	\$2,809,965,534	\$2,792,539,071	\$700,940,476,281
Membership	487,128	491,229	490,616	494,305	85,827,907

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